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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Duccio Marco Gasparri
Title : COMPUTER SYSTEM FOR THE CALCULATION OF INTERESTS
FOR ENTRUSTMENTS OF MONEY
Serial No. : 10/583,692
Filing Date. : June 20, 2006
Docket No. : 40593
Customer No. : 000116

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. § 1.98, applicant is submitting herewith Form PTO-1449 listing references for consideration by the Examiner. Copies of any U.S. patent references are not enclosed because they are not required. Copies of any other references are enclosed.

If any fees are required by this communication, please charge such fees to our Deposit Account No. 16-0820, Order No. 40593.

Respectfully submitted,

PEARNE & GORDON LLP

By John P. Murtaugh
John P. Murtaugh, Reg. No. 84226

1801 East 9th Street, Suite 1200
Cleveland, Ohio 44114-3108
(216) 579-1700

Date: 9-18-06

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

John P. Murtaugh

Name of Attorney for Applicant(s)

9-18-06
Date

John P. Murtaugh
Signature of Attorney

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PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
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10/583,692INFORMATION DISCLOSURE CITATION
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GROUP ART UNIT:

U.S. PATENT DOCUMENTS

Examiner Initial		Document No.	Date	Name	Class	Subclass	Filing Date if Appropriate
	A						

FOREIGN PATENT DOCUMENTS

		Document No.	Date	Country	Class	Subclass	Translation
	B						

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

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I	Robert C. MERTON, "On the Pricing of Corporate Debt: The Risk Structure of Interest Rates", The Journal of Finance, May, 1974, Vol. 29, No. 2, pp. 449-470.
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Examiner:

Date Considered

*Examiner: Initial if reference considered, regardless of whether citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.